

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
RUHL, RONALD W. § Case No. 09-45933
§
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/ANDREW J. MAXWELL, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

 Page: 1
 Exhibit A

 Case No: 09-45933 ERW Judge: EUGENE R. WEDOFF
 Case Name: RUHL, RONALD W.

Trustee Name: ANDREW J. MAXWELL, TRUSTEE

Date Filed (f) or Converted (c): 12/04/09 (f)

341(a) Meeting Date: 01/14/10

Claims Bar Date: 08/16/10

For Period Ending: 03/31/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. SINGLE FAMILY HOME 10502 DRUMMOND AVE. MELROSE PAR	189,500.00	0.00		0.00	FA
2. CHECKING ACCOUNT LEYDEN CREDIT UNION	1,000.00	1,000.00		0.00	FA
3. SAVINGS ACCOUNT KEYDEN CREDIT UNION	1,000.00	1,000.00		0.00	FA
4. T.V., FURNITURE	500.00	500.00		0.00	FA
5. NORMAL APPAREL	500.00	500.00		0.00	FA
6. ERISA QUALIFIED 401(K)	2,000.00	2,000.00		0.00	FA
7. GOVERNMENT OR CORPORATE BONDS	100.00	100.00		0.00	FA
8. 2001 DODGE PICKUP SPORT - 100K MILES	3,025.00	3,025.00		0.00	FA
9. 2007 DODGE CALIBER AMERICAN EAGLE BANK	8,755.00	8,755.00		0.00	FA
10. TAX REFUND (u)	0.00	0.00		7,046.00	FA

TOTALS (Excluding Unknown Values)

\$206,380.00

\$16,880.00

\$7,046.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

-tax refund; Debtor refused to turn over; Trustee obtained judgment against d in 8/12 for the amount of the tax refund

Initial Projected Date of Final Report (TFR): 12/31/10

Current Projected Date of Final Report (TFR): 12/31/13

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-45933 -ERW
Case Name: RUHL, RONALD W.

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8512 Checking Account (Non-Interest Earn

Taxpayer ID No: *****0749
For Period Ending: 03/31/14

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/30/13	10	CANADIAN PACIFIC RAILWAY COMPANY (SOO LINE RAILROAD COMPANY) MINNEAPOLIS, MN	GARNISHMENT CHECKS	1124-000	1,742.61		1,742.61
08/28/13	10	CANADIAN PACIFIC RAILWAY CO. MINNEAPOLIS, MN	GARNISHMENT CHECKS	1124-000	432.39		2,175.00
09/09/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	2,165.00
10/07/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	2,155.00
10/11/13	10	CANDIAN PACIFIC RAILWAY COMPANY MINNEAPOLIS, MN	GARNISHMENT CHECKS	1124-000	488.15		2,643.15
10/28/13	10	Canadian Pacific Railway Co Minneapolis, Minnesota	GARNISHMENT CHECKS	1124-000	524.89		3,168.04
11/07/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	3,158.04
11/12/13	10	CANADIAN PACIFIC RAILWAY CO MINNEAPOLIS, MINNESOTA	GARNISHMENT CHECKS	1124-000	525.20		3,683.24
11/27/13	10	CANADIAN PACIFIC RAILWAY CO	GARNISHMENT CHECKS	1124-000	518.98		4,202.22
12/06/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,192.22
12/12/13	10	CANADIAN PACIFIC RAILWAY CO MINNEAPOLIS, MN	GARNISHMENT CHECKS	1124-000	601.49		4,793.71
12/27/13	10	CANADIAN PACIFIC RAILWAY CO	GARNISHMENT CHECKS	1124-000	415.35		5,209.06
01/07/14	10	Chase Bank Cashier Check for Ronal Ruhl	GARNISHMENT CHECKS	1124-000	1,546.94		6,756.00
01/08/14		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	6,746.00
01/23/14	10	CHASE BANK	Garnishment Balance	1110-000	250.00		6,996.00
02/07/14	010001	INTERNATIONAL SURETIES, LTD. ONE SHELL SQUARE 701 POYDRAS STREET, STE 420 NEW ORLEANS LA 70139	bond # 016026455	2300-000		7.67	6,988.33
02/07/14		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	6,978.33

Page Subtotals 7,046.00 67.67

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-45933 -ERW
Case Name: RUHL, RONALD W.

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8512 Checking Account (Non-Interest Earn

Taxpayer ID No: *****0749
For Period Ending: 03/31/14

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/07/14		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	6,968.33

COLUMN TOTALS	7,046.00	77.67	6,968.33
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,046.00	77.67	
Less: Payments to Debtors		0.00	
Net	7,046.00	77.67	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****8512	7,046.00	77.67	6,968.33
	7,046.00	77.67	6,968.33
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 10.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: March 27, 2014

Case Number: 09-45933 Claim Class Sequence
Debtor Name: RUHL, RONALD W.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3120-00	MAXWELL LAW GROUP, LLC 105 W ADAMS ST SUITE 3200 CHICAGO IL 60603	Administrative		\$21,082.96	\$0.00	\$21,082.96
BOND 999 2300-00	INTERNATIONAL SURETIES, LTD. ONE SHELL SQUARE 701 POYDRAS STREET, STE 420 NEW ORLEANS LA 70139	Administrative		\$7.67	\$7.67	\$0.00
000001A 070 7100-00	Discover Bank Dfs Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured		\$5,785.10	\$0.00	\$5,785.10
000002A 070 7100-00	GE Money Bank dba SAM'S CLUB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$571.38	\$0.00	\$571.38
000003A 070 7100-00	GE Money Bank dba PAYPAL Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$440.23	\$0.00	\$440.23
000004A 070 7100-00	HSBC Bank Nevada, N.A. by PRA Receivables Management, LLC PO Box 12907 Norfolk VA 23541	Unsecured		\$2,302.17	\$0.00	\$2,302.17
000005A 070 7100-00	HSBC Bank Nevada, N.A. by PRA Receivables Management, LLC PO Box 12907 Norfolk VA 23541	Unsecured		\$212.65	\$0.00	\$212.65
Case Totals:				\$30,402.16	\$7.67	\$30,394.49

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-45933

Case Name: RUHL, RONALD W.

Trustee Name: ANDREW J. MAXWELL, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: ANDREW J. MAXWELL, TRUSTEE	\$	\$	\$
Attorney for Trustee Fees: MAXWELL LAW GROUP, LLC	\$	\$	\$
Attorney for Trustee Expenses: MAXWELL LAW GROUP, LLC	\$	\$	\$
Other: INTERNATIONAL SURETIES, LTD.	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001A	Discover Bank	\$	\$	\$
000002A	GE Money Bank dba SAM'S CLUB	\$	\$	\$
000003A	GE Money Bank dba PAYPAL	\$	\$	\$
000004A	HSBC Bank Nevada, N.A.	\$	\$	\$
000005A	HSBC Bank Nevada, N.A.	\$	\$	\$

Total to be paid to timely general unsecured creditors \$

Remaining Balance \$

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE